

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gerre Kurt Kelley
Karen Sue Kelley
Debtors

Case No. 13-01896-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 47

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2018.

db/jdb +Gerre Kurt Kelley, Karen Sue Kelley, 53 Independence Drive, Shippensburg, PA 17257-8218
4294544 +ALLIED INTERSTATE, 3000 CORPORATE EXCHANGE DR., 5TH FLOOR, COLUMBUS, OH 43231-7689
4294547 +BARCLAYS CARD SERVICES/BEST WESTERN, P.O. BOX 13337, PHILADELPHIA, PA 19101-3337
4356589 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
4360279 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
4294556 +COMCAST CABLE, 1555 SUZY ST., LEBANON, PA 17046-8318
4294560 +EASTERN ACCOUNT SYSTEM, 75 GLEN RD., SUITE 110, SANDY HOOK, CT 06482-1175
4294570 +PROF. BUREAU OF COLL. OF MD, P.O. BOX 628, ELK GROVE, CA 95759-0628

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4294545 +EDI: ARSN.COM Apr 03 2018 22:53:00 ARS NATIONAL SERVICES, INC., P.O. BOX 463023,
ESCONDIDO, CA 92046-3023
4308228 EDI: AIS.COM Apr 03 2018 22:53:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4294546 EDI: BANKAMER.COM Apr 03 2018 22:53:00 BANK OF AMERICA, 4161 PIEDMONT PARKWAY,
GREENSBORO, NC 27410
4310632 +EDI: BANKAMER.COM Apr 03 2018 22:53:00 Bank of America, N.A., 7105 Corporate Drive,
PTX-B-209, Plano, TX 75024-4100
4294548 +EDI: CAPITALONE.COM Apr 03 2018 22:53:00 CAPITAL ONE, P.O. BOX 30253,
SALT LAKE CITY, UT 84130-0253
4294549 EDI: CAPITALONE.COM Apr 03 2018 22:53:00 CAPITAL ONE, ATTN: BANKRUPTCY DEPT.,
P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
4294550 +EDI: CAPITALONE.COM Apr 03 2018 22:53:00 CAPITAL ONE/DIRECT MERCHANTS BANK,
P.O. BOX 30253, SALT LAKE CITY, UT 84130-0253
4294551 +EDI: CAPITALONE.COM Apr 03 2018 22:53:00 CAPITAL ONE/HSBC, P.O. BOX 30253,
SALT LAKE CITY, UT 84130-0253
4294552 +EDI: CHASE.COM Apr 03 2018 22:53:00 CARDMEMBER SERVICES, P.O. BOX 15548,
WILMINGTON, DE 19886-5548
4347353 +E-mail/Text: bncmail@w-legal.com Apr 03 2018 18:51:02 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4294553 +EDI: CHASE.COM Apr 03 2018 22:53:00 CHASE BANK, P.O. BOX 15298,
WILMINGTON, DE 19850-5298
4294554 +EDI: CHASE.COM Apr 03 2018 22:53:00 CHASE BANK USA, P.O. BOX 15298,
WILMINGTON, DE 19850-5298
4294555 +EDI: CHASE.COM Apr 03 2018 22:53:00 CHASE BANK USA/WAMU, P.O. BOX 15298,
WILMINGTON, DE 19850-5298
4294557 +EDI: WFNNB.COM Apr 03 2018 22:53:00 COMENITY BANK RECOVERY DEPT., PO BOX 182125,
COLUMBUS, OH 43218-2125
4294558 EDI: WFNNB.COM Apr 03 2018 22:53:00 COMENITY BANK/GANDER MOUNTAIN, BANKRUPTCY DEPARTMENT,
P.O. BOX 182125, COLUMBUS, OH 43218-2125
4356382 EDI: BL-BECKET.COM Apr 03 2018 22:53:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4294559 EDI: RCSDELL.COM Apr 03 2018 22:53:00 DELL FINANCIAL SERVICES, P.O. BOX 81577,
AUSTIN, TX 78708
4294561 +EDI: RMSC.COM Apr 03 2018 22:53:00 GE CAP. RETAIL BANK/AM. EAGLE, BANKRUPTCY DEPT.,
P.O. BOX 103104, ROSWELL, GA 30076-9104
4294562 +EDI: RMSC.COM Apr 03 2018 22:53:00 GE CAPITAL RETAIL BANK/WALMART, BANKRUPTCY DEPT.,
P.O. BOX 103104, ROSWELL, GA 30076-9104
4294563 +EDI: RMSC.COM Apr 03 2018 22:53:00 GE CAPITAL/PAYPAL SMART CONN, P.O. BOX 965005,
ORLANDO, FL 32896-5005
4294564 +EDI: HFC.COM Apr 03 2018 22:53:00 HSBC CARD SVCS/ORCHARD BANK, P.O. BOX 80084,
SALINAS, CA 93912-0084
4294565 EDI: IRS.COM Apr 03 2018 22:53:00 INTERNAL REVENUE SERVICE, P.O. BOX 21126,
PHILADELPHIA, PA 19114
4294566 +EDI: CBSKOHLS.COM Apr 03 2018 22:53:00 KOHLS/CAPITAL ONE, P.O. BOX 3115,
MILWAUKEE, WI 53201-3115
4294567 +EDI: LTDFINANCIAL.COM Apr 03 2018 22:53:00 LTD FINANCIAL SERVICES, 7322 SOUTHWEST FREEWAY,
SUITE 1600, HOUSTON, TX 77074-2134
4420567 E-mail/Text: camanagement@mtb.com Apr 03 2018 18:50:57 M & T Bank,
Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 14240
4420568 E-mail/Text: camanagement@mtb.com Apr 03 2018 18:50:57 M & T Bank,
Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 14240, M & T Bank,
Attn: Payment Processing
4294568 +EDI: MID8.COM Apr 03 2018 22:53:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DRIVE,
SUITE 200, SAN DIEGO, CA 92123-2255
4294569 +E-mail/Text: egssupportservices@alorica.com Apr 03 2018 18:51:03
NCO FINANCIAL SYSTEMS, INC., 4740 BAXTER RD., VIRGINIA BEACH, VA 23462-4484
4461321 +EDI: OPHSUBSID.COM Apr 03 2018 22:53:00 Oak Harbor Capital VII, LLC,
c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121,
Oak Harbor Capital VII, LLC, c/o Weinstein, Pinson, & Riley, PS 98121-3132
4461320 +EDI: OPHSUBSID.COM Apr 03 2018 22:53:00 Oak Harbor Capital VII, LLC,
c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

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Total Noticed: 47

Date Rcvd: Apr 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4354326	EDI: PRA.COM Apr 03 2018 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4508037	EDI: PRA.COM Apr 03 2018 22:53:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4508038	EDI: PRA.COM Apr 03 2018 22:53:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4508068	+EDI: PRA.COM Apr 03 2018 22:53:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4508067	+EDI: PRA.COM Apr 03 2018 22:53:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4294571	+E-mail/Text: bankruptcynotices@pseco.com	Apr 03 2018 18:51:11 PSECU, P.O. BOX 67013, HARRISBURG, PA 17106-7013
4309792	EDI: Q3G.COM Apr 03 2018 22:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4294572	+EDI: SEARS.COM Apr 03 2018 22:53:00	SEARS CREDIT CARDS, P.O. BOX 6283, SIOUX FALLS, SD 57117-6283
4294573	+EDI: RCSDELL.COM Apr 03 2018 22:53:00	WEBBANK/DFS, P.O. BOX 81607, AUSTIN, TX 78708-1607

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Oak Harbor Capital VII, LLC, c/o Weinstein, Pinson, & Riley, PS,
2001 Western Ave., Ste. 400, Seattle, Wa 98121-3132
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Lakeview Loan Servicing, LLC ASwartz@mwc-law.com, ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Lakeview Loan Servicing, LLC ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Lakeview Loan Servicing, LLC c/o M&T Bank ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
John F Goryl on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin T McQuail on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com
Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Philip Charles Briganti on behalf of Debtor 1 Gerre Kurt Kelley pbriganti@pa.net
Philip Charles Briganti on behalf of Debtor 2 Karen Sue Kelley pbriganti@pa.net
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **Gerre Kurt Kelley**
First Name Middle Name Last Name
Debtor 2 **Karen Sue Kelley**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-01896-RNO**

Social Security number or ITIN **xxx-xx-1264**
EIN **-----**
Social Security number or ITIN **xxx-xx-9034**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerre Kurt Kelley

Karen Sue Kelley

By the
court:

April 3, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.